DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHODS AND APPARATUS FOR TRANSACTING ELECTRONIC COMMERCE USING ACCOUNT HIERARCHY AND LOCKING OF ACCOUNTS

the specific	cation of which	
(check one)	[X] is attached hereto	
,	[] was filed on	as
	Application Serial Nowas amended on	and
	(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I do not know and do not believe that the invention was ever patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application.

I do not know and do not believe that the invention was in public use or on sale in the United States of America more than one year prior to this application.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known by me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)		Prio	
			Clai	med
(Number)	(Country)	(Day/Month/Year Filed)	[] Yes	l No
			Prio Clai []	•
(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
application(s) listed below a application is not disclosed by the first paragraph of Tit disclose to the United State to be material to patentabili	and, insofar as the sul in the prior United States (le 35, United States (s Patent and Tradema ty as defined in Title ween the filing date (States Code, § 120 of any United bject matter of each of the claims of tates application in the manner pro Code, § 112, I acknowledge the duark Office all information known b 37, Code of Federal Regulations, of the prior application and the nation:	of this evided at y to y me § 1.56	
(Application Serial No.)	(Filing Date)	(Status)(patented, pending, abandoned)		
(Application Serial No.)	(Filing Date)	(Status)(patented, pending, abandoned)		
		ving attorneys or agents to prosecu Inited States Patent and Trademark		
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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